ELECTRONIC PAYMENT METHODS

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Cited documents:

WO9949404
WO9858339
WO9830985
WO9822915
US5809143
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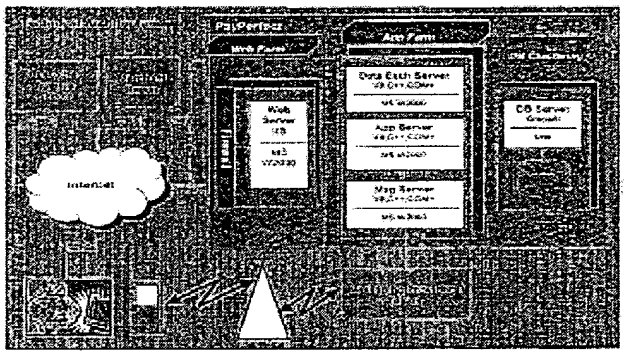
Abstract of **WO0217181**

In an electronic payment method, the payer transmits to an authentication agency details of a proposed payment including an identifier associated with the payer, an identifier associated with the payee, and the payment amount. The authentication agency creates an authentication code relating to the payment and transmits it to a communications device associated with the payer. The payer receives the authentication code on the payer's communications device and transmits it, together with a secret identification code, back to the authentication agency. The authentication agency verifies the authentication code and the secret identification code and authorizes payment. Thereafter, a customer agency pays the payment amount to the payee.



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